



PILLSBURY WINTHROP LLP

725 SOUTH FIGUEROA STREET SUITE 2800 LOS ANGELES, CA 90017-5406 213.488.7100 F 213.629.1033

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| To | Examiner Sam Rimell | Phone No. | (703) 306-5626 |
| Company: | PATENT OFFICE | Fax No: | (703) 746-3227 |
| Comments | | | |

U.S. Patent Appln. Serial No. 09/328,856
 Group Art Unit: 2166
 Supplemental Amendment & Response

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PATENT
18680-250518

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

PHILIP T. DAVIS, ET AL.

Serial No.: 09/328,856

Filed: June 9, 1999

For: METHOD AND SYSTEM FOR
PROVIDING INSURANCE PROTECTION
AGAINST LOSS OF RETIREMENT
ACCUMULATIONS IN A TAX FAVORED
DEFINED CONTRIBUTION PLAN IN THE
EVENT OF A PARTICIPANT'S DISABILITY

Art Unit: 2166

Examiner: S. RIMELL

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Richard H. Zarten Reg. No. 27,248
DRAFT
Signature Date

SUPPLEMENTAL AMENDMENT AND RESPONSEAssistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Further to the Applicants' Response to Office Communication dated November 29, 2001, and as requested by the Examiner in a telephonic interview conducted between the Examiner and the Applicants' patent counsel on December 5, 2001, the Applicants hereby submit the instant Supplemental Amendment and Response and

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